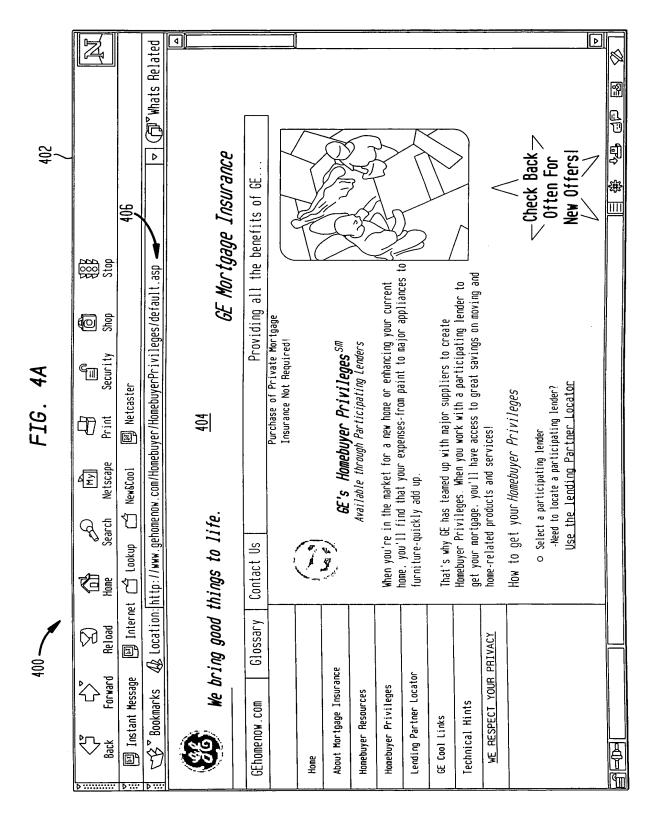
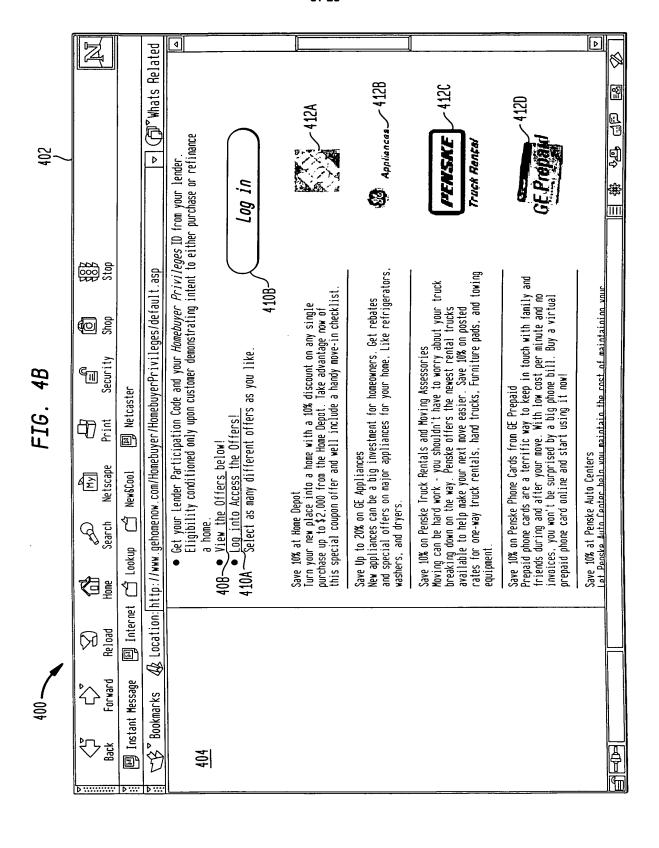
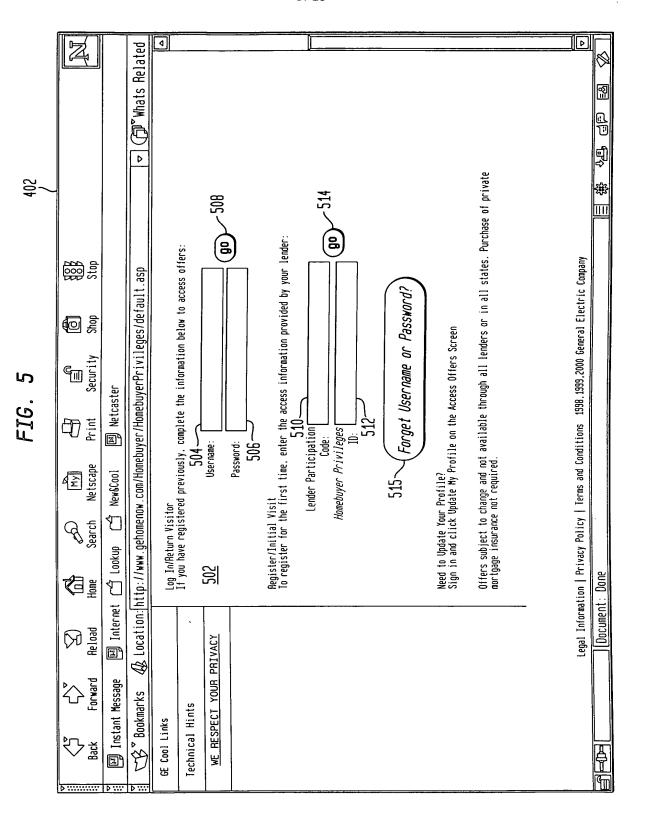
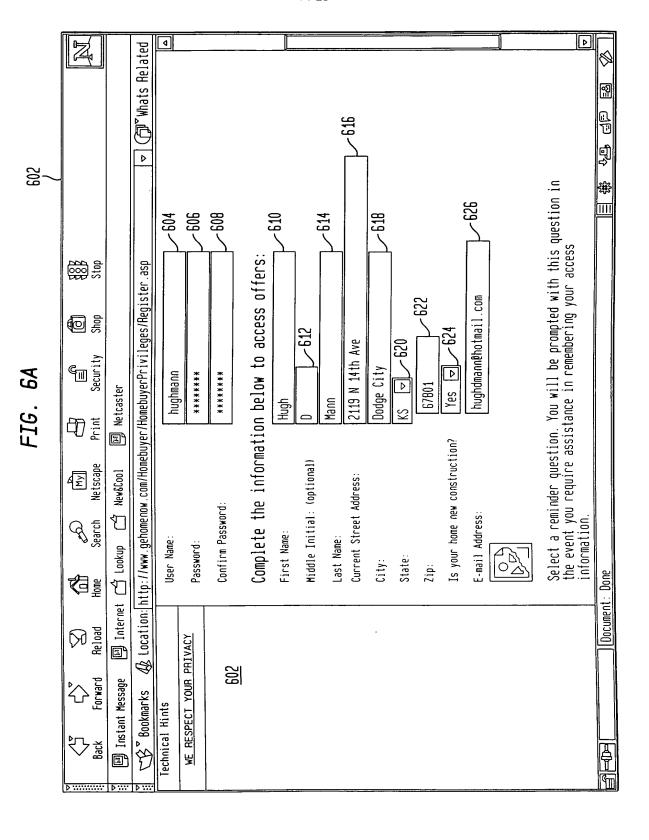


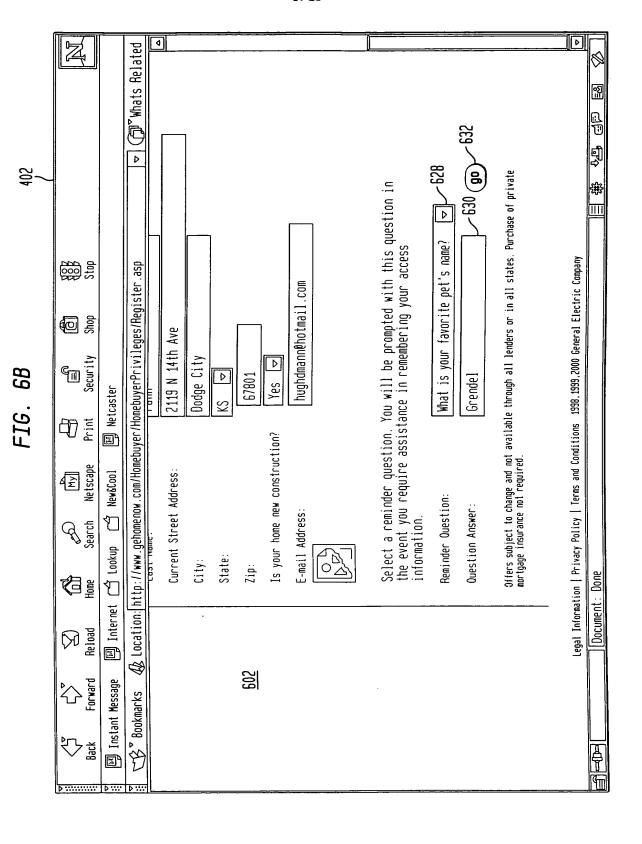
3/19 FIG. 3 **√352** INITIAL ENTRY SCREEN PRESENTED 356~ ~354 BORROWER NOTIFIED USERNAME AND PASSWORD THAT AUTHENTICATION **AUTHENTICATED FAILED AUTHENTICATION AUTHENTICATION FAILS** PASSES **∕**358 WELCOME PAGE PRESENTED -360 OFFER DETAILS AND ACCESS MECHANISM **PRESENTED** RESPONSES MADE TO INPUTS MADE -362BY BORROWER IN ACCESSING OFFER **~** 364 OFFER DISPLAY **TERMINATED** ~ 366 UPDATE PAGE PRESENTED - 368 UPDATED INFORMATION **STORED** -370 **TERMINATE**











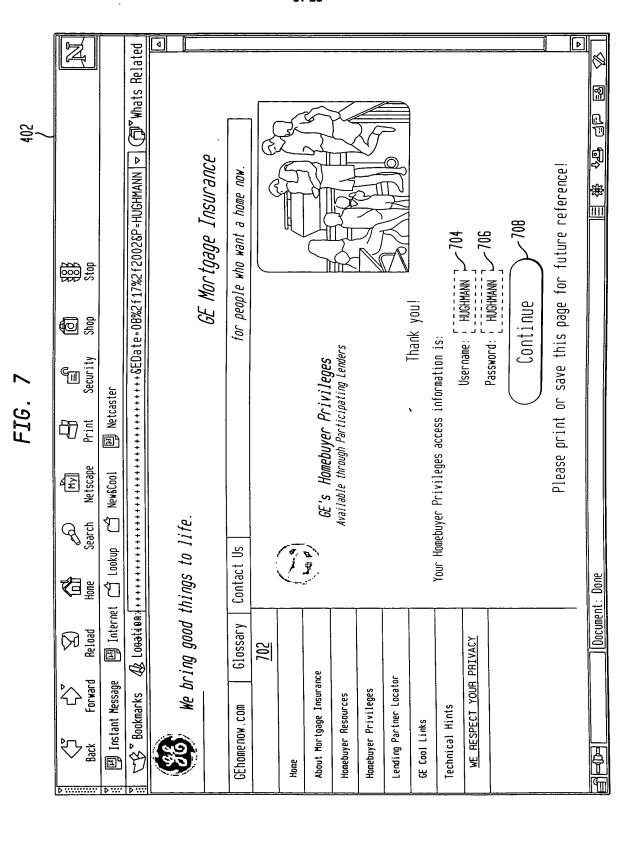
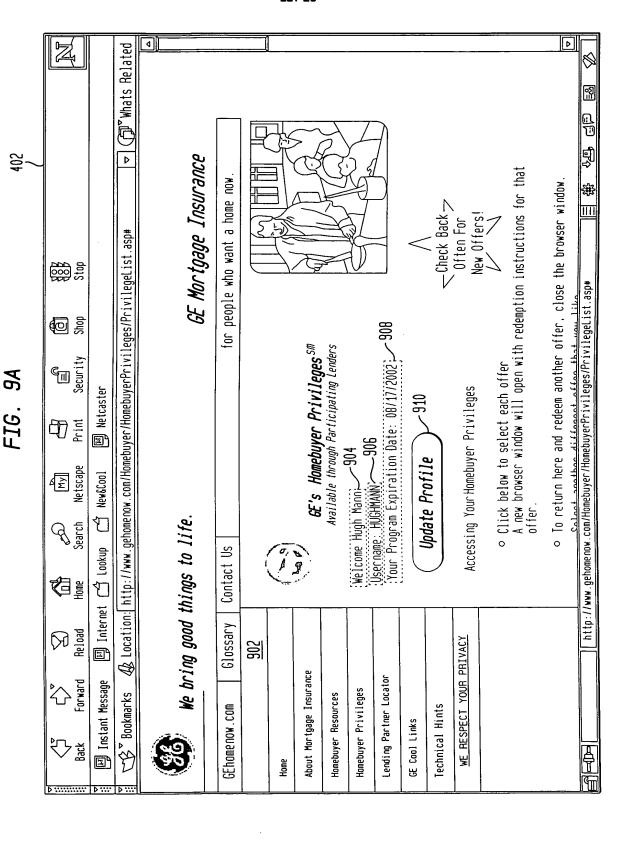


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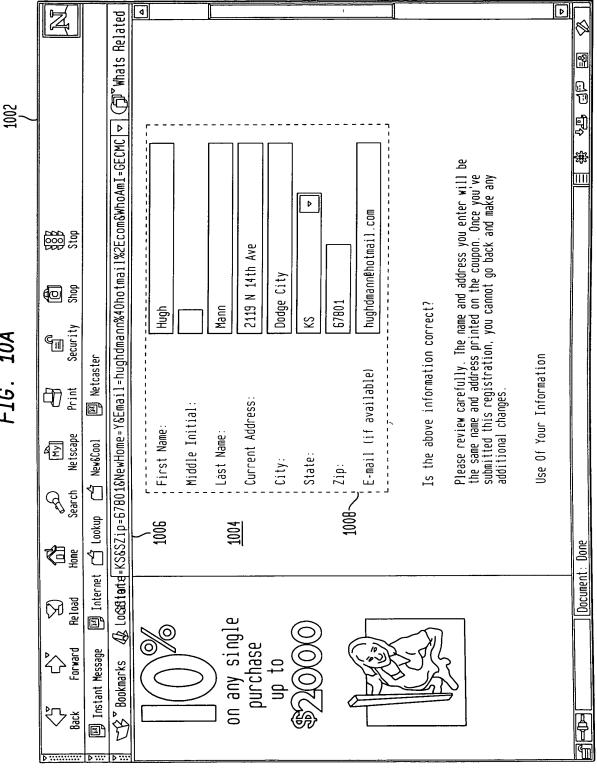
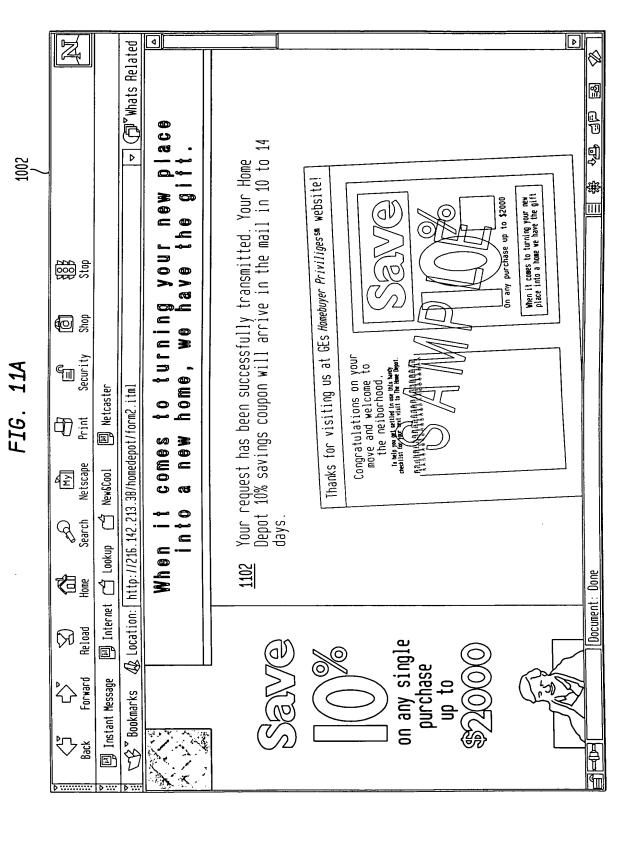
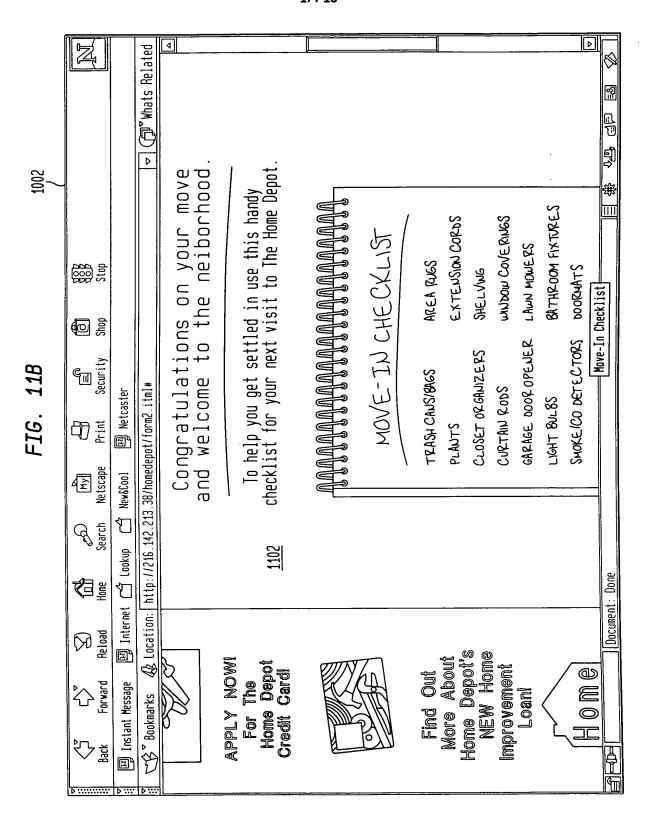


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